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EXAMINER
SNAPP, SANDRA S

ART UNIT	PAPER NUMBER
3624	

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Please find below and/or attached an Office communication concerning this application or proceeding.

PTO-90C (Rev. 10/03)

	Application No.	Applicant(s)
	10/697,774	DEGGENDORF, THERESA M.
Office Action Summary	Examiner	Art Unit	
	Sandra Snapp	3624	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) FROM
THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed
  after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
  Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any
  earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *24 May 2004*.

2a)☐ This action is **FINAL**.   2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is
closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *1-85* is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☒ Claim(s) *71-75 and 81-85* is/are allowed.

6)☒ Claim(s) *1-41,43-70 and 76-80* is/are rejected.

7)☒ Claim(s) *42* is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☒ The drawing(s) filed on *10-30-2003* is/are: a)☒ accepted or b)☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☐ All   b)☐ Some * c)☐ None of:

      1.☐ Certified copies of the priority documents have been received.

      2.☐ Certified copies of the priority documents have been received in Application No. _____.

      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage
application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1)☒ Notice of References Cited (PTO-892)

2)☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3)☒ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
    Paper No(s)/Mail Date *5-21-04 & 10-13-04*.

4)☐ Interview Summary (PTO-413)
    Paper No(s)/Mail Date. _____ .

5)☐ Notice of Informal Patent Application (PTO-152)

6)☐ Other: _____.

DETAILED ACTION

Claim Rejections - 35 USC § 101

Claims 1-34, 54-70 and 76-80 are rejected under 35 U.S.C. 101 because the claimed

invention is directed to non-statutory subject matter. Claims 1-34, 54-70 and 76-80 are directed

to non-statutory subject matter because they lack any recitation of technology in the <u>body</u> of the

claims, which is required in order to meet the statutory requirements. The Patent Office had

taken the position that some form of technology must be claimed in the <u>body</u> of the claim. The

Board of Patent Appeals and Interferences has stated that claims lacking any technology are

"nothing more than [an] abstract idea which is not tied to any technological art and is not a useful

art as contemplated by the Constitution." *Ex parte Bowman*, 61 USPQ2d 1669, 1671 (Bd. Pat.

App. & Inter. 2001) (Unpublished). While it is understood that the Bowman case is not

precedential, it is cited herein for its content and reasoning. The Examiner suggests amending

the claims to include language directed to a computer to overcome this rejection.

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the

basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(a) the invention was known or used by others in this country, or patented or described in a printed publication in this or a foreign country, before the invention thereof by the applicant for a patent.

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

(e) the invention was described in a patent granted on an application for patent by another filed in the United States before the invention thereof by the applicant for patent, or on an international application by another who has fulfilled the requirements of paragraphs (1), (2), and (4) of section 371(c) of this title before the invention thereof by the applicant for patent.

The changes made to 35 U.S.C. 102(e) by the American Inventors Protection Act of 1999 (AIPA) and the Intellectual Property and High Technology Technical Amendments Act of 2002 do not apply when the reference is a U.S. patent resulting directly or indirectly from an international application filed before November 29, 2000. Therefore, the prior art date of the reference is determined under 35 U.S.C. 102(e) prior to the amendment by the AIPA (pre-AIPA 35 U.S.C. 102(e)).

Claims 1-6, 9-13, 15-17, 19-23, 25-27, 29-31, 33-40, 43-47, 49-52, 54-55, 57-58, 60-61, 63-67 and 70 are rejected under 35 U.S.C. 102(e) as being anticipated by the Guzman patent application (US 2003/0182227 A1).

The Guzman reference discloses:

1. A computer-implemented method for tracking and reporting the status of automated clearing house ("ACH") transactions processed by an ACH operator, comprising the steps of

receiving an ACH file for ACH processing, the ACH file comprising an

ACH batch that comprises an ACH transaction item; [0006]

tracking a status of the ACH file during each of a plurality of ACH file

processing events, the file processing events comprising at least one of receiving

the ACH file, confirming the ACH file, and approving the ACH file and at least

one of pending the ACH file, processing the ACH file, processing the ACH batch

in the ACH file, and processing the ACH transaction item in the ACH batch;

[0010] and

presenting the status of the ACH file in response to a query to obtain the

status of the ACH file. [0010]

2. The computer-implemented method according to Claim 1, wherein

said presenting step comprises the steps of

receiving a query to obtain the status of the ACH file; [0006]

retrieving the tracked status of the ACH file in response to receiving the query;
[0010] and

presenting the tracked status of the ACH file. [0010]

3. The computer-implemented method according to Claim 2, wherein the

status of the ACH file for a respective one of the ACH file processing events

comprises one of file not confirmed; confirmed, awaiting approval; approved;

rejected; accepted; pending; ready; and downloaded. [0010]

4. The computer-implemented method according to Claim 1,

wherein said presenting step comprising presenting a status history of the ACH

file indicating a plurality of status changes associated with the ACH file

processing events. [0056]

5.   The computer-implemented method according to Claim 1, wherein said presenting step comprising presenting a current status of the ACH file associated with one the ACH file processing events. [0010]

6.   The computer-implemented method according to Claim 1, wherein said tracking step comprises recording a date and time of each status change associated with completion of a respective one of the ACH file processing events. [0052]

9.   The computer-implemented method according to Claim 1, further comprising the steps of:

tracking a status of the ACH batch in the ACH file during each of a plurality of ACH batch processing events; [0010] and

presenting the status of the ACH batch in response to a query to obtain the status of the ACH batch. [0010]

10. The computer-implemented method according to Claim 9, wherein said presenting step comprises the steps of:

receiving a batch query to obtain the status of the ACH batch; [0006]

retrieving the tracked status of the ACH batch in response to receiving the batch query; [0010] and

presenting the tracked status of the ACH batch. [0010]

11. The computer-implemented method according to Claim 9, wherein the plurality of ACH batch processing events comprises at least one of receiving the ACH file, confirming the ACH file, approving the ACH file, pending the ACH file, processing the ACH file, processing the ACH batch in the ACH file, and processing the ACH transaction item in the ACH batch. [0010]

12. The computer-implemented method according to Claim 11, wherein the status of the ACH batch for a respective one of the ACH batch processing events comprises one of rejected, accepted, and pending. [0010]

13. The computer-implemented method according to Claim 9, wherein a third party sending point communicates the file received in said receiving an ACH file step on behalf of an originator, [0032] and

wherein the originator communicates the query received in said receiving a batch query step. [0033]

15. The computer-implemented method according to Claim 1, further comprising the steps of

tracking a status of the ACH transaction item in the ACH batch during each of a plurality of ACH transaction item processing events; [0010]

receiving a query to obtain the status of the ACH

transaction item; [0006]

retrieving the tracked status of the ACH transaction

item; [0010] and

presenting the tracked status of the ACH transaction

item. [0010]

16.   The computer-implemented method according to Claim 15, wherein

the plurality of ACH transaction item processing events comprises at least one of

receiving the ACH file, confirming the ACH file, approving the ACH file, pending

the ACH file, processing the ACH file, processing the ACH batch in the ACH file,

and processing the ACH transaction item in the ACH batch. [0010]

17. The computer-implemented method according to Claim 15, wherein

the status of the ACH transaction item for a respective one of the ACH

transaction item processing events comprises one of accepted and rejected. [0010]

19. The computer-implemented method according to Claim 15, further

comprising the steps of

creating an outgoing ACH file comprising the ACH

transaction item; [0038]

tracking a status of the outgoing ACH file; [0038] and

presenting the tracked status of the outgoing ACH file in response to

receiving a query to present the tracked status of the outgoing ACH file. [0038]

20.   A computer-readable medium having computer-executable

instructions for performing the computer-implemented method of Claim 1. [0033]

21. A computer-implemented method for tracking and reporting the status of automated clearing house ("ACH") transactions processed by an ACH operator, comprising the steps of:

receiving a plurality of ACH files for ACH processing, each of the ACH files comprising at least one ACH batch that that each comprise at least one ACH transaction item; [0006]

tracking a current status and a status history of each of the ACH files, ACH batches, and ACH transaction items during a plurality of ACH processing events, the file processing events comprising at least one of receiving each of the ACH files, confirming each of the ACH files, and approving each of the ACH files and at least one of pending each of the ACH files, processing each of the ACH files, processing each of the ACH batches in respective ones of the ACH files, and processing each of the ACH transaction items in respective ones of the ACH batches; [0010] and

presenting one of the current status and the status history of one of the ACH files, the ACH batches, and the ACH transaction items. [0010]

22. The computer-implemented method according to Claim 21, wherein said presenting step comprises the steps of:

presenting a summary list of the ACH files, ACH batches, and ACH transaction items, the summary list comprising a file link to a list of ACH files, a batch link to a list of ACH batches, and an item link to a list of ACH transaction items; [[0016] - [0018]

detecting selection of the file link; [0018] and

presenting a list of the ACH files in response to detecting selection of the file link, the list of ACH files comprising the current status of each of the ACH files and a plurality of detailed file links, each of the detailed file links comprising a link to a detailed status of a respective one of the ACH files. [0016]-[0018]

23.   The computer-implemented method according to Claim 22, wherein said presenting step fiuther comprises the steps of:

detecting selection of one of the detailed file links; [0049] and `

presenting the detailed status of the respective one of the ACH files corresponding to the selected detailed file link, the detailed status comprising the current status and the status history of the corresponding one of the ACH files. [0055]-[0063]

25.   The computer-implemented method according to Claim 22, wherein the detailed file links comprise one of an accepted file link and a rejected file link. [0061]

26.   The computer-implemented method according to Claim 21, wherein said presenting step comprises the steps o£

presenting a summary list of the ACH files, ACH batches, and ACH transaction items, the summary list comprising a file link to a list of ACH files, a

batch link to a list of ACH batches, and an item link to a list of ACH transaction items; [0055]-[0056]

detecting selection of the batch link; [0049] and

presenting a list of the ACH batches in response to detecting selection of the batch link, the list of the ACH batches comprising the current status of each of the ACH batches and a plurality of detailed batch links, each of the detailed batch links comprising a link to a detailed status of a respective one of the ACH batches. [0055]-[0066]

27.   The computer-implemented method according to Claim 26, wherein said presenting step further comprises the steps of

detecting selection of one of the detailed batch links; [0049] and

presenting the detailed status of the respective one of the ACH batches corresponding to the selected detailed batch link, the detailed status comprising the current status and the status history of the corresponding one of the ACH batches. [0061]-[0063]

29. The computer-implemented method according to Claim 26, wherein the detailed batch links comprise one of an accepted batch link and a rejected batch link. [0050]

30. The computer-implemented method according to Claim 21, wherein said presenting step comprises the steps of:

presenting a summary list of the ACH files, ACH batches, and ACH

transaction items, the summary list comprising a file link to a list of ACH files, a

batch link to a list of ACH batches, and an item link to a list of ACH transaction

items; [0044]-[0045]

detecting selection of the item link; [0049] and

presenting a list of the ACH transaction items in response to detecting

selection of the item link, the list of ACH transaction items comprising the current

status of each of the ACH transaction items and a plurality of detailed item links,

each of the detailed item links comprising a link to a detailed status of a respective

one of the ACH transaction items. [0044]-[0050]

31. The computer-implemented method according to Claim 30, wherein

said presenting step further comprises the steps of:

detecting selection of one of the detailed item links; [0049] and

presenting the detailed status of the respective one of the ACH

transaction items corresponding to the selected detailed item link, the detailed

status comprising the current status and the status history of the corresponding

one of the ACH transaction items. [0058]

33. The computer-implemented method according to Claim 30,

wherein the detailed item links comprise one of an accepted item link and a

rejected item link. [0061]

34.   A computer-readable medium having computer-executable

instructions for performing the computer-implemented method of Claim 21.

[0033]

35. A system for tracking and reporting the status of automated clearing

house ("ACH") transactions processed by an ACH operator, comprising:

an operator server that receives an ACH file from a customer for ACH

processing, the ACH file comprising an ACH batch that comprises an ACH

transaction item; [0033]

a processing module that processes the ACH file, ACH batch, and ACH

transaction item for acceptance; [003]-[0034] and

a file tracking module that tracks a status of the ACH file during a plurality

of processing events comprising at least one of receiving the ACH file, confirming

the ACH file, and approving the ACH file and at least one of pending the ACH file

and processing the ACH file; [0038]

wherein said file tracking module communicates the status of the file to

the customer in response to a file status request from the customer. [0038]

36.   The system according to Claim 35, further comprising a record

table, wherein said file tracking module tracks the file status by recording a date

and time of each status change associated with completion of a respective one

of the ACH file processing events. [0052]

37.   The system according to Claim 36, wherein said file tracking module receives the file status request from the customer and retrieves the tracked file status from said record table for communication to the customer. [0038]

38. The system according to Claim 35, wherein the status of the ACH file for a respective one of the ACH file processing events comprises one of file not confirmed; confirmed, awaiting approval; approved; rejected; accepted; pending; ready; and downloaded. [0010]

39.   The system according to Claim 35, wherein the status communicated by said file tracking module comprises a status history of the ACH file indicating a plurality of status changes associated with the ACH file processing events. [0056]

40.   The system according to Claim 35, wherein the status communicated by said file tracking module comprises a current status of the ACH file associated with one of the ACH file processing events. [0010]

43.   The system according to Claim 35, further comprising a client computer that communicates the file status request from the customer and that receives the file status communicated by said file tracking module for presentation to the customer. [0031]

44. The system according to Claim 35, wherein said file tracking module further tracks a status of the ACH batch in the ACH file during each of a plurality of ACH batch processing events and communicates the status of the batch to the customer in response to a batch status request from the customer. [0038]

45. The system according to Claim 44, wherein said file tracking module receives the batch status request from the customer and retrieves the tracked batch status for communication to the customer. [0038]

46. The system according to Claim 44, wherein the plurality of ACH batch processing events comprises at least one of pending the ACH batch and processing the ACH batch. [0010]

47. The system according to Claim 46, wherein the status of the ACH batch for a respective one of the ACH batch processing events comprises one of rejected, accepted, and pending. [0010]

49. The system according to Claim 35, wherein said file tracking module further tracks a status of the ACH transaction item in the ACH batch during an ACH transaction item processing event and communicates the status of the ACH transaction item to the customer in response to an item status request from the customer. [0061]

50.   The system according to Claim 49, wherein said file tracking

module receives the item status request from the customer and retrieves the tracked

item status for communication to the customer. [0006] and [0052]

51.   The system according to Claim 49, wherein the ACH transaction

item processing event comprises processing the ACH transaction item. [0032]

52.   The system according to Claim 49, wherein the status of the ACH

transaction item for the ACH transaction item processing event comprises one of

accepted and rejected. [0061]

54. A computer-implemented method for obtaining the status of

automated clearing house ("ACH") transactions processed by an ACH operator,

comprising: communicating an ACH file for ACH processing, the ACH file

comprising an ACH batch that comprises an ACH transaction item; [0034]

communicating a file status request for the ACH file for one of a

plurality of ACH file processing events comprising at least one of receiving the

ACH file, confirming the ACH file, and approving the ACH file and at least one

of pending the ACH file and processing the ACH file; [0052] and

receiving the status of the ACH file in response to the communicated file

status request. [0061]

55.   The computer-implemented method according to Claim 54,

wherein the received ACH file status for a respective one of the ACH file

processing events comprises one of file not confirmed; confirmed, awaiting approval; approved; rejected; accepted; pending; ready; and downloaded. [0061]

57. The computer-implemented method according to Claim 54, further comprising the steps of:

communicating a batch status request for the ACH batch for one of a plurality of ACH batch processing events comprising at least one of pending the ACH batch and processing the ACH batch; [0056] and

receiving the ACH batch status in response to the communicated batch status request. [0061]

58. The computer-implemented method according to Claim 57, wherein the received ACH batch status for a respective one of the ACH batch processing events comprises one of rejected, accepted, and pending. [0061]

60. The computer-implemented method according to Claim 54, further comprising the steps of.

communicating an item status request for the ACH transaction item for an ACH item processing event comprising processing the ACH transaction item; [0058] and

receiving the status of the ACH transaction item in response to the communicated item status request. [0061]

61. The computer-implemented method according to Claim 60, wherein

the received ACH transaction item status for the ACH transaction item

processing event comprises one of rejected and accepted. [0061]

63. A computer-implemented method for tracking and reporting the status

of batches of automated clearing house ("ACH') transactions processed by an ACH

operator, comprising the steps of:

receiving a plurality of ACH files from at least one sending customer,

each of the ACH files comprising at least one ACH batch sent on behalf of an

originator, and each ACH batch comprising at least one ACH transaction item;

[0033]

tracking a status of each of the ACH files, batches, and items during each

of a plurality of ACH processing events; [0038]

receiving a query from the originator to obtain the status of a tracked

ACH batch comprising ACH transaction items for which the originator is

responsible; [0050]

retrieving the tracked status of the tracked ACH batch in response to the

query; [0056] and

presenting the tracked status of the tracked ACH batch. [0061]

64.   The computer-implemented method according to Claim 63,

wherein the plurality of ACH processing events comprises at least one of

receiving each of the ACH files, confirming each of the ACH files, approving

each of the ACH files, processing each of the ACH files, processing each ACH

batch in each of the ACH files, and processing each ACH transaction item in

each ACH batch. [0034]

65. The computer-implemented method according to Claim 64, wherein

the status of each of the ACH files, batches, and items for a respective one of the

ACH processing events comprises one of file not confirmed; confirmed, awaiting

approval; approved; rejected; accepted; pending; ready; and downloaded. [0061]

66. The computer-implemented method according to Claim 63, wherein

said presenting step comprising presenting a current status of the tracked ACH

batch associated with a current one of the ACH processing events. [0061]

67. The computer-implemented method according to Claim 63, wherein

said presenting step comprises presenting a status history of the tracked ACH batch

indicating a plurality of status changes associated with the ACH processing events.

[0053]-[0054]

70.   A computer-readable medium having computer-executable

instructions for performing the computer-implemented method of Claim 63.

[0033]

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

Claims 7, 24, 28, 32, 41, 48, 53, 56, 59, 62 and 68 are rejected under 35 U.S.C. 103(a) as being unpatentable over the Guzman reference as stated above, and further in view of the Ballard et al. patent application (US 2003/0065941).

The Guzman reference discloses all the elements of the claimed invention, as stated above, except for:

Graphically depicting errors in header information of the ACH files, batch or item (Claims 7, 24, 28, 32, 41, 48, 53, 56, 59, 62 and 68).

The Ballard reference teaches graphically depicting errors in header information of the ACH files (Ballard, [0050]).

It would have been obvious to one of ordinary skill in the art at the time the invention was made to have modified the Guzman system with the teachings of the Ballard reference so as to provide more complete and informative transaction information.

Allowable Subject Matter

Claims 71-75 and 81-85 are allowed.

Claim 42 is objected to as being dependent upon a rejected base claim, but would be allowable if rewritten in independent form including all of the limitations of the base claim and any intervening claims.

The following is a statement of reasons for the indication of allowable subject matter:

None of the prior art of record shows, teaches or discloses a financial tracking system that has an error ruler comprising a continuous string of data locations each corresponding to a respective location and order of the required characters in the header as presently claimed.

Conclusion

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. The Cole, Landry, Bozeman, Norton, Case, Repak, Clynes, Josephson, Higashiyama, Degen, Allan, Thomson and Hutchings references are all directed to various types of financial processing systems.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Sandra Snapp whose telephone number is 703-305-6940. The examiner can normally be reached on Mon.-Thurs.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on 703-308-1065. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

SANDRA S. SNAPP
PATENT EXAMINER
GROUP 3600